1. Introduction:-

Development aims at achieving economic growth with social justice. This means opening up access to minimally acceptable life sustaining and life enhancing support system for all who are participants in the growth process. The participants referred to are none other than the men and women who form the society.

The international women's decade(1975-1985) stand out in the history as the period of intense data gathering activities of women's economic roles and participation pattern in the family, economy and the society. This is vividly illustrated by those who are engaged in household survey with reference to investigation of women's role and activities.

Studies on women conducted in India and other developing countries have indicated that women contribute far more agricultural production than has generally been recognized or acknowledged. By and large they have remained "invisible workers". Because of low "visibility" of their contributions, they are not regarded as equal partners in the developmental processes. It was in this context that the United Nations had declared the ten-year period ending 1985 as the "Decade for women" with a view to "Promoting genuine equality between men and women". Since then women have been receiving some attention, at all levels, for their role in rural development. Even today, as in the past, the household activities of Indian women, in general, and farm women, in particular, absorb a very large part of their time and energy. Certain economic activities particularly related to agriculture, such as caring for domestic animals, maintaining kitchen garden, colleting manure, fetching fuel and water, etc., are also considered under household activities.

Nearly half of the available global human resource is women. According to 1981 census, the female population in India was 333.79 million (47.23%) of which 253.72 million (77.0%) belonged to rural areas. In India 222.52 million (33.45%) were main workers and 22.09 million (3.22%) marginal workers. Among the main workers, 177.55 million (79.80%) were males and 44.97 million (22.20%) females, and of the marginal workers, 3.54 million (15.57%) were males and 18.55 million (84.43%) were females. About 81.23 percent of female and 65.60 per cent of male main workers were engaged in agricultural sector; and 18.77 per cent of female and 34.40 per cent of male main workers were engaged in non-agricultural sector. The reliability of the data pertaining to actual women workers, is always questionable in Indian rural society where their values and/or prestige does not permit them to commit that the women members in their family work on farm or even contribute in livestock production activities. The women in India, like many developing countries, are silent workers. Low

literacy rate among rural women and their traditional cultural boundages further confound the generation of data. Hence, the actual contribution of rural women in farm activates is further belied by the available statistics. The percentage of female literates in rural areas, according to 1981 census, was 18 per cent as against 40 per cent for males in rural areas. More than 75 per cent young rural women belong to the families of small and marginal farmers and landless labourers and more than two thirds population of rural women is illiteracy, ignorance and poverty are often responsible for keeping vast number of Indian rural families in the state of underdeveloped and consequently vulnerable to poor health.

It is difficult to exactly quantify the role of farm women because of widely varying agro-climate conditions, cropping seasons, socio-economic and cultural differences and changes in concepts and definitions used in the official census and labour survey reports. However, the serious implications of their invisibility for their growth and development, as also for effective utilization of their potential, provide the most compulsive logic for improving statistics on their role.

In developing countries like India, women participation in the organized sector is only about 15.0% though in some of the developed countries a ratio as high as 72-80% is reported. However, their participation in unorganised and informal sectors is quite considerable in these countries.

Yet most of these informal activities do not yield sufficient income to extricate women out of poverty. They lack capital, know-how, both technical and managerial, access to credit, market and materials as well as services necessary to expand or even to make marginal improvements in productivity and income. The policy that suggests itself there from is to enhance the productivity and the regularity in earning, through backward linkages to raw materials, training and credit. Interventions which are primarily economic, providing direct assistance to women and strengthening their income earning activities in the informal sectors must form the core of the strategies to improve the women in informal sector. Out of the variety of ameliorative strategies proposed, provision of finance at reasonable rates on regular basis for women in the informal sector is crucial. The World Bank Report (1975) acclaims credit as an important instruments for accelerating as well as removing constraints to agriculture and rural development. Credit is basic instrument which helps people to acquire production inputs and meet consumption needs. Women engaged in subsistence activities use credit to make home production more efficient and/or commercialise household tasks. This will bring both direct increase in productivity and income and indirect increase by releasing women's time for income generating activities. Further this increase in productivity helps to augment household income

credit for off-farm production provides households with more flexibility to cope with landlessness and instability or agricultural income.

The committee of experts on unemployment estimated that the unpaid family worker were under counted for females, the estimates were 98.83 million including unpaid family labour, the figure was 57.96 million i.e. the under count was 40.87 million.

Gujarat state has a high degree of industrialization with a strong commercial base. Rapid industrialization and commercial activities have a positive and negative impact on the development of women and children. Secondly women participate actively in many activities both in the urban and rural areas and are fairly aware and adaptive to new technologies and new ideas. On the other hand there is a dire need to curd the rate of crimes and atrocities against women inspite of modernization ad industrialization of the state. The problems of women due to gender bias in society are still common. Women have yet not achieved the requisite or the deserved acceptability in all walks of life, hence there is a great need for a systematic and concerted efforts in the development of women and children.

It is a well established principle, particularly in the Indian context, that in development programmes for women, maximum impact can be achieved by accepting "The Group Approach". This was realized even at the time of formulating the first five year plan. The central social welfare board set up in 1952 has been implementing its schemes mainly through Mahila Mandal. After 35 years, in 1989 when "Mahila Samasya" was sponsored by government of Indian in the department of education, the emphasis continued to be on mobilizing rural women into groups at the village level and setting up delivery system for such groups.

Live stock production is important to both land-owning and landless families. Milk and Milk Production play a vital role in the country's agricultural economy. Dairy provides sustenance to millions of farmers, particularly the rural poor. Dairy development fits most appropriately in the country's programmes of increasing rural employment and equitable distribution of income with justice. In small farm situations also milk and milk products directly help in increasing crop production through making fluid cash available to the farmer for the purchase of essential inputs. It is in this context the present study assumes great significance. The focus of the research study is on the bank credit to women borrowers for dairy activity in Kheda district.

2. Importance of the study:-

Women must learn to recognize their potential. They realize their strength and contribute to nation building. They should strive to improve their lives from whichever stage of development, progress, education or abilities they final they have now. To become mothers of as many children as they can expect to groom properly and teach to become worthy citizens of India. J.S. Mill (1809) made a strong plea for equality between sexes in the matter of employment. He argued for a 'principle of perfect equality' between men and women and women's admissibility to all functions and occupations hitherto retained as the monopoly of stronger sex. Engels (1884) argued that women's liberation could be secured only by their coming forward to take up employment outside their houses.

The economic status of women is now accepted as an indicator of an economy's level of development. However, this does not mean that economic development necessarily results in improving status of women. Nevertheless, economic development opens new avenues to women. Modernization, social change and education would enable some women to enter new occupations, which are totally closed to them earlier. At present, throughout the world, there are calls for creation of conditions for full integration of women in an organized manner in the development process.

Women's work is under-counted, under-remunerated because;

(a) Work is defined as only that which obtains exchange value,
(b) Women's domestic work is perceived as having no value,
(c) Much of women's work being part of family labour is not visible,
(d) Apart from what is generally accepted as domestic work like cooking, cleaning, child care etc., there are many activities in rural areas all over the third world which are in fact, 'productive' but may not be marketed (such as collection of fuel and minor forest produce collection of water, post-harvest work, livestock rearing etc.). but which get dismissed in data because they are done within the courtyard or sometimes merely because women do them.

Although women have been contributing fully to the economic life of the community in every sphere, the full significance of their contribution has hardly ever been recognized or rewarded. Women's place of work has generally been considered to be in the home, their sphere of activity domestic work and bringing up the family.

The access of women to critical inputs and productive resources such as land was expanded to include support through credit, marketing, training in skill/management and technology. Directives

were given too give priority to women headed household and enhance the share of women under the anti-poverty programmes. The Eight Plan (1992-1997) which shifted the focus from development to empowerment.

The concept of women's empowerment is the outcome of several important critiques and debates generated by the women movement. It is the process of challenging existing power relations and of gaining greater control over the sources of power. Empowerment is both the process and the product of the process

Economic independence of women is one of the basic factors, which can ensure equal status for women, yet recognition of this has been slow in coming. Women's employment, for instance, is rarely reflected currently in statistics because of the existing practice of measuring work by its exchange value in the market. Traditional attitudes towards women also prevent their employment in occupations considered unconventional.

In the field of education, special advantages are provided to girl students both in formal and non-formal categories with high rate of dropouts. Poverty is structural problem that cannot be solved by just programmes, projects or plans with a top down' approach. Rather the involvement and utilization of human resources of the poor, to achieve growth with equity, in an environment conductive to their participation is what is required.

Women empowerment is the final goal and it cannot be achieved quickly since it has to bring about a change in the perception of male-dominated society of long standing and its actual behavior to accord the same dignity and honour to women both at family and social levels as to men.

Not only have additional employment opportunities to be generated by using the suitable structure of investment and production, but distributive justice must be done.

Micro finance is a tool for empowerment of the poorest; to improve the status of women in the society they need to be empowered. Women empowerment means making the women self-reliant, giving her the liberty to make choices in her life and providing her with information and knowledge to take decisions. Education and employment are the only two methods that can empower women. For example, the DWACRA programme was aimed to uplift the poor rural women. The success of this programme has helped many rural families survive and also gave financial power to women.

Gujarat is the pioneering state for milk production in the co-operative sector. The Gujarat Co-operative Milk Marketing Federation (GCMMF), under the brand names Amul and sugar sell their products not only in Gujarat but aliasing entire India

Due to "White Revolution" India has become the largest milk producer in the world. According to an estimate of 1998-99, 130 lakh liters of milk becomes available everyday in Gujarat. Out of which 37 to 40 lakh liters of milk is supplied by the co-operative sector that is 30 per cent of the total availability.

One can say that many dimensions of the dairy industry have been proved to be instrumental in bringing up social and economic changes in the rural society, which proves that the investment made in this sector in the state has come out with good returns. But this sector also provides many employment opportunities to people and fulfill the need of all for pure and hygienic milk.

From the above discussion it is clear that dairy development can become an important segment to provide challenging opportunities to women. Women can be empowered by engaging in dairy activities for which financial support need to be arranged. This research work takes up this issue and tries to find out how rural women make use of bank credit and improved their status.

3. Objectives of the Study:-

The overall objectives of proposed study are to inquire into the status of the women borrowers for Dairy Activity in Kheda district. Here we have showed the specific objectives which are as under;

1. To examine the socio-economic conditions of women borrowers for dairy activities.
2. To examine utilization, modalities of bank credit and the repayment behavior of women borrowers
3. To assess the impact of bank credit granted to women and examine its role in income generation, saving and employment creation.
4. To examine the awareness of women borrowers regarding the availability of bank loans for such rural activities.
5. To find out problems, if any, faced by the women borrowers.
6. To suggest remedial measures to overcome problems faced by women borrowers.

4. Review of Literature:-

A review of available literature as related to the subject is an important and integral part of any research study. A critical survey of the literature on the subject will help in framing the aims objectives and methodology. A review of literature thus helps in identifying research gaps of the subject and need for the present study.

Women in rural sector are engaged in considerable amount of activities of farming and allied occupation. Most of the studies conducted on this aspect highlight the fact that animal husbandry activities are more liked and performed by farm women than crop farming activities. In one of the study, the farm women were found to be like churning and milking activities the most, and harvesting of crop as the least (Naine, et.al. 1966).

Women were reported to derive considerable opportunities for employment and additional income from animal husbandry enterprise in Kheda District of Gujarat for the farm family (Bhat, 1975). It is shown in her study that income from two buffaloes was able to look after a landless widow and her family.

A study conducted in Bareilly District of U.P. concluded that on an average. Farm women spent 3 hours, 3 minutes per day on animal husbandry activities during lean agricultural season while during peak agricultural season they spent 2 hours 53 minutes per day on these activities (Agarawal, 1988).

Numerous researches as well as general studies have been conducted over the years with regards to the role of banking institutions in financing agriculture, small scale industries and other schemes under the programme of rural development.

S.N. Goshal's "Agricultural Financing in India" (1972), deals with the short term and long term credit needs of the Indian farmers. The author feels that despite the existence of co-operative institutions, which were established to make available, adequate and timely credit to the farmers, the agricultural development continued to suffer due lack of credit facilities. He holds that because of the failure of co-operative credit structure, the responsibility has been entrusted to commercial banks for financing this neglected sector.

Varde S.D. in his work "Efficiency of rural branches: An Empirical pilot study" (1973), maintained that the success of a rural branch has to be studied in relation to the objective of rural

banking which has two folds, to act as an active catalyst in the integrated socio-economic development of the areas served by the branch and to become a commercially profitable banking unit. The study concluded that ; (a) the rural braches operating in group of 4-d sufficiently proximate braches would function more effectively than single individual branches, (b) it would be appropriate to follow the principle of determining the man power requirements individually for an individual rural branch instead of standard complement of staff; (3) location of rural branch should be at the hub of activity (d) it is necessary and possible to make an efforts to rescue the rural branches operating at a low volume of business and those having large overdue and (e) some of the new rural branches may be opened in such a way that a group of 4-5 rural branches gets formed around an existing rural branch.

5. Hypothesis:-

Some major hypotheses which have been examined in the study are a follows.

1. There is no association between Rate of interest on loan and credit disbursement.
2. There is no association between Age of women borrowers and amount of loan.
3. There is no association between subsidy given by government or dairy to women borrowers and age of women borrowers.
4. There is no association between occupation of women borrowers and amount of loan sanctioned.
5. There is no differences between income, saving, assets and debt before and after taken the loan.
6. There is no differences in sanctioned loan to women borrowers under different schemes
7. There is no association between amount of loan and the number of visits the borrowers had to make to get the loan sanctioned.

6. Methodology:-

The Methodology is an important component of research. In order to fulfill the objectives of the study, an appropriate methodology for conducting the study is inevitable. This chapter deals with the description of the study area, the sampling procedure followed, nature and sources of data and analytical tools and techniques employed.

Primary Data

This study pertain to the women borrowers for Dairy activity in Kheda District in Gujarat State. We have selected 05 talukas for present study because basically dairy activities are carried out by the women of these taluka. There are about 1100 women borrowers in Kheda District during the period of 2005 to till present. About 800 women borrowers located in selected five taluka. From this, we have been selected 250 women borrowers by random sampling method.

Questionnaire

The primary data for study are collected through questionnaire. The questionnaire is categorized in eight sections. First section is about the loan details from bank records which were filled by the bank. Second section is on the Socio-Economic profiles of borrowers. Third and fourth sections pertain to information about the Awareness of loan particulars and Transaction cost of borrowing. The fifth and sixth part of the questionnaire is regarding the data about the Utilization of Credit and Repayment Particulars. The seventh part of questionnaire is regarding the Impact of loan on Income and Employment of women borrowers for dairy activity and last part is for supervision of Pre loan and post Loan Supervision on the part of the bank who have extended the loan. The questionnaire is filled by the taking the interview of women borrowers. For the verification about the credit disbursed information e.g. loan amount, scheme of loan, subsidy amount etc.., one more questionnaire was also designed for the banks and they are filled by the particular banks or the concerned authority.

Secondary Data:

Secondary data are used to depict general information about the credit disbursed to women borrowers for different purpose at aggregate level. The secondary data were collected from bank office, different economic surveys, and censuses.

Analytical tools and techniques adopted

A standard statistical package like SPSS has been used for processing the data and arriving at the important statistical parameters like averages, correlation coefficient, Regression coefficient . Apart from this, cross tables have been computed based on the output from the SPSS. For the testing of different hypothesis, we have used the statistical tools x^2 for non parametric test and t-test for parametric test.

7. Limitation of the study:-

The study is limited to only the Kheda District. The results cannot be universalized. The data for the study have been collected almost exclusively by canvassing questionnaire to the banks and women borrowers. So, results are totally based on the response of sample women borrowers of our study. Financial information may be not be accurate

8. Chapter Scheme:

The thesis is presented in five chapters. The *first chapter* is Introduction. This chapter will include introduction, background and outline of role of women in economic activity and importance of bank credit for development. The *second chapter* is Objective and methodology of study. The *third chapter* gives brief review of literature on the subject. The *fourth chapter* is presented the analysis of data on bank credit to women borrowers of Kheda District. The *chapter five* is Findings, Conclusion and Suggestions.

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